

In re:  
Amanda M. Baum  
Debtor

Case No. 19-13560-mdc  
Chapter 13

District/off: 0313-2  
Date Rcvd: Nov 21, 2022

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Amanda M. Baum, 221 W. Washington Ave, Clifton Heights, PA 19018-2131
14335627	+ John L. McClain and Associates, PO Box 123, Narberth, PA 19072-0123
14335628	+ Joseph Mann & Creed, 20600 Chagrin Blvd Ste 5, Shaker Heights, OH 44122-5340
14343369	+ Pennsylvania Housing Finance Agency, c/o Kevin G. McDonald, Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, Pa 19106-1541
14335633	+ Tbom/total Crd, Po Box 85710, Sioux Falls, SD 57118-5710

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: megan.harper@phila.gov	Nov 22 2022 00:10:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	Nov 22 2022 00:10:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14371767	+ Email/Text: bknottices@totalcardinc.com	Nov 22 2022 00:10:00	Bank of Missouri, PO Box 89725, Sioux Falls, SD 57109-9725
14335625	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Nov 22 2022 00:19:49	Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14369375	Email/PDF: bncnotices@becket-lee.com	Nov 22 2022 00:19:54	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14335626	+ Email/PDF: pa_dc_ed@navient.com	Nov 22 2022 00:19:49	Dept Of Ed/Navient, Attn: Claims Dept, P.O. Box 9635, Wilkes Barr, PA 18773-9635
14367712	Email/Text: JCAP_BNC_Notices@jcrap.com	Nov 22 2022 00:10:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14335629	^ MEBN	Nov 22 2022 00:09:48	KML Law Group, PC, 701 Market Street, Philadelphia, PA 19106-1541
14335630	+ Email/Text: PBNCNotifications@perituservices.com	Nov 22 2022 00:10:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
14376970	Email/PDF: pa_dc_ed@navient.com	Nov 22 2022 00:19:53	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14335632	+ Email/Text: blegal@phfa.org	Nov 22 2022 00:10:00	PA HOUSING FINANCE AGENCY-HEMAP, 211 NORTH FRONT STREET, HARRISBURG, PA 17101-1406
14371515	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 22 2022 00:19:53	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14335631	+ Email/Text: blegal@phfa.org		

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14354224	+ Email/Text: blegal@phfa.org	Nov 22 2022 00:10:00	Pa Housing Finance Age, PO Box 8029, Harrisburg, PA 17105-8029
14335634	+ Email/Text: jaxbanko@td.com	Nov 22 2022 00:10:00	Pennsylvania Housing Finance Agency, 211 North Front Street, Harrisburg, PA 17101-1406
14335635	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Nov 22 2022 00:10:00	Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223
14345913	+ Email/Text: bankruptcynotice@westlakefinancial.com	Nov 22 2022 00:10:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
14335636	+ Email/Text: bankruptcynotice@westlakefinancial.com	Nov 22 2022 00:10:00	Westlake Financial Services, 4751 Wilshire Blvd., Suite 100, Los Angeles, CA 90010-3847
		Nov 22 2022 00:10:00	Westlake Financial Svcs, Customer Care, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2022 at the address(es) listed below:

Name Email Address

BRIAN CRAIG NICHOLAS

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bnicholas@kmllawgroup.com  
bkgroup@kmllawgroup.com

JOHN L. MCCLAIN

on behalf of Debtor Amanda M. Baum aaamcclain@aol.com edpabankcourt@aol.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN G. MCDONALD

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmllawgroup.com

LEON P. HALLER

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY lhaller@pkh.com  
dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

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**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Amanda M. Baum

Debtor(s)

Case No: 19-13560-mdc

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 11/21/22